

Important Information About the HIPP Program

What is the HIPP Program?

The Health Insurance Premium Payment (HIPP) Program is a program that may be available to people with Medicaid. HIPP helps people by paying all or part of their health insurance premiums.

Why do I want other insurance?

- Your health insurance plan may cover services that are not covered by Medicaid.
- HIPP allows you to have health insurance you might not otherwise be able to afford.

What makes me eligible for HIPP?

- You or someone in your home has to have full coverage Medicaid.
- You must have, or be able to get health insurance through your employer.
- Your health insurance must meet cost-effectiveness criteria.

What is “cost effective”?

“Cost effectiveness” means that it costs Medicaid less to help pay your health insurance costs such as premiums and co-pays, than to pay for all of the medical costs.



Virginia
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How do you decide if my insurance is cost effective?

- The HIPP Program evaluates the services covered under your health insurance plan.
 - The program compares the average Medicaid cost for your Medicaid eligible family member to the cost of your health insurance premium.
- Important:** To make this decision you need to return any information we may ask for in order to evaluate the health insurance.

The HIPP Program does not provide premium assistance for:

- Health insurance plans that pay income to the policyholder or pay limited amounts for services.
- Health insurance plans that are limited to a temporary period of time.
- Health insurance plans that are not comprehensive.
- High-deductible health plans (HDHPs) where the annual deductible per individual is \$1,200 or more, and/or \$2,400 or more for a family plan (2 or more people). (Updated annually by the Department of Treasury).
- Family Health Plans when there are 3 or more members on the health plan who are not Medicaid members.

Is there a cost to enroll in HIPP?

No. Your insurance coverage pays first. Medicaid will pay co-pays, deductibles or any other service not covered by your insurance that is covered by Medicaid for people in the family with Medicaid when they go to a Medicaid provider.

How do I apply for HIPP?

You can get a HIPP Application and Employer Insurance Verification (EIV) form:

- by calling the HIPP Unit at 1-800-432-5924 **or**
 - online at <http://www.dmas.virginia.gov/rcp-HIPP.htm> **or**
 - by calling your local Department of Social Services (DSS)
- Follow application instructions carefully.
 - Sign the EIV Form and have your employer complete required information.
 - Mail to DMAS the completed HIPP Application Form (address is located on the application) and EIV with copies of your:
 - Most current pay stub (showing insurance deduction), and
 - Family members' insurance cards (front and back copies of the health, dental and vision cards), and
 - Health insurance Summary of Benefits (usually a summary of what is covered under the insurance plan, to include co-insurance, deductibles and your cost for co-pays).

Questions?

Toll Free (in Virginia only): (800) 432-5924
Local: (804) 225-4236